



March 8, 2006

VIA-EMAIL

Mr. Robert E. Feldman
Executive Secretary
550 17th Street, N.W.
Washington, D.C. 20429

Dear Mr. Feldman:

The Wisconsin Bankers Association (WBA) is a state-wide trade association comprised of nearly 300 state and federally chartered banks, savings banks and savings and loan associations located throughout the state. The WBA is writing today to respectfully request that its representative, designated below, testify at one of the public hearings offered by the FDIC on the application for deposit insurance for Wal-Mart Bank. WBA would like Rose Oswald Poels to testify, and she is available any time on April 10 or either date for the Kansas City hearing. She is unavailable on April 11. Her information is as follows:

Ms. Rose Oswald Poels
Vice President – Legal
Wisconsin Bankers Association
4721 South Biltmore Lane
Madison, WI 53718
(608) 441-1205
ropoels@wisbank.com

Notably, WBA represents financial institutions in small to medium-sized communities throughout the state where WalMart stores are located, and where the impact will be directly felt if this application is approved, at minimum, without further modification. WBA and its members are very interested in not only Wal-Mart's specific application, but, also, the larger policy issue of mixing banking and commerce. As the agency created by Congress in 1933 for the purpose of restoring public confidence in the nation's banking system, it is tantamount that the FDIC analyze the impact of this application both on its face as well as its broad future implications.

While WBA realizes that there will be more persons interested in appearing at the hearings than the time allotted, I strongly believe WBA's oral and written testimony will provide constructive, substantive comments worthy of your consideration. WBA appreciates your consideration of its request.

Sincerely,

A handwritten signature in black ink, appearing to read "K. Bauer".

Kurt R. Bauer
President/CEO

Cc Rose Oswald Poels

4721 SOUTH BILTMORE LANE
MADISON, WI 53718

P.O. BOX 8880
MADISON, WI 53708-8880

608-441-1200
FAX 608-661-9381

www.wisbank.com